



Customer Strategy

2021

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Summary

1. The purpose of this Customer Strategy is to provide the framework within which Paradigm will deliver its Corporate Plan objectives to provide excellent customer service to its current and future tenants and homeowners.
2. Our targets
 - a. Customer satisfaction measures – by the end of the Corporate plan period our objectives are to achieve the following levels of performance on specific measures
 - i. General needs – customer satisfaction of 88% for those who rent their home from us
 - ii. Homeowner –customer satisfaction of 65% for those who are shared owners or leaseholders
 - iii. Repairs – customer satisfaction of 85% with our repairs service
 - b. Deliver significant enhancement to online service including online access to safety documents (where relevant)
3. It is a corporate programme of work which engages all parts of the business working in collaboration to improve how we serve all of our customers to
 - Improve customer satisfaction (in line with our Corporate Plan targets)
 - Support our residents to sustain tenancies
 - Reduce harm that occurs as a result of breaches in tenancy
 - Manage customer services efficiently, so that we improve the ease and convenience of delivering services (and reduce the cost) for customers and for Paradigm

Context

Housing need and social housing

4. The main requirement of most tenants and homeowners is for good quality homes which they can afford. In the areas where we work, the market cost of homes to buy or rent are often beyond those on median levels of income.
5. The amount of social housing for rent is insufficient in most places to provide an alternative for all of those who are likely to need housing below market rates. Offers of new social rented homes are often made to those assessed as being in the greatest need, which tends to be associated with households experiencing one or more of crisis, low levels of financial resilience (low incomes and debt), or mental ill health (or similar).
6. This level of need has been increased by the COVID pandemic. Many residents have experienced job loss, higher levels of job insecurity, and more therefore have accessed the benefit system for support with housing costs. The prospects for income and employment levels for our tenants as the crisis period ends are not for a full or rapid recovery over the period of this strategy.
7. Assistance with housing costs for working age people is now met by Universal Credit (UC), with Housing Benefit paid only for longer standing tenants whose circumstances have not changed. UC is a digital first system and the requirement is that, as for many public services, claims are made and processed online. There is also a waiting period for the first payment which presumes that claimants have a cash reserve to cover their rent and day to day costs for over a month. UC is a single monthly payment which claimants must manage themselves, and must make arrangements for paying rent out of that amount, including where the amount for housing costs is less than the rent due.
8. The implications for this strategy include:
 - Need to ensure understanding of our customers' ability to sustain tenancy
 - Working with others to provide or facilitate services which support more vulnerable residents or those who struggle to sustain tenancy
 - Adapting rent arrears management to reflect the operation of the Universal Credit system, including the potential for a significant increase in the proportion of residents claiming UC

Government Policy on Social Housing

9. Government has published a white paper – “The Charter for Social Housing Residents.
10. This is a policy response in large part driven by the experience of residents before, during and after the Grenfell Tower fire
11. It sets out a broad intention to place greater weight on the interests and needs of residents, and the duties and services due to them from their landlords. This includes a requirement for a more substantive and purposeful commitment from social landlords to engage with, listen and respond to the views and priorities of their residents
12. This engagement incorporates stronger requirements for responding to resident complaints – measures that are substantially given effect by the Housing Ombudsman's Complaint Handling Code, published in 2020
13. The status of consumer regulation standards for the sector are to be put on a firmer footing with lower thresholds for regulatory action where they are not met, and a requirement for more explicit designated executive oversight of compliance
14. The implications for this strategy include:
 - Requirements to ensure compliance with consumer standards are effective

- Publication of Performance Indicators to be specified by the social housing regulator
- Complaints are dealt with to standards specified in Ombudsman's Complaints Handling Code

Making residential buildings energy efficient and safe

15. Government has adopted a net zero carbon emissions target by 2050 in law, with demanding interim milestones. Delivering this depends on substantially eliminating green house gas emissions from heating and lighting residential buildings.
16. The policy framework for this, whether through standards for new homes, or the technical, logistical and funding framework for remediating existing homes is not fully agreed.
17. For multi-dwelling buildings, particularly high rise or other higher risk buildings, new building safety legislation will change the requirements on landlords or building owners to manage their buildings to a safe standard and to engage with and provide information to residents about that task
18. The implications for this strategy are:
 - That we will begin a major investment programme to tackle both of these issues during this strategy, which
 - will be often be of a different kind of works to people's homes than they are familiar with, and
 - about which we need to be thorough in how we plan for and manage communication and information

Governance

19. The sector's representative body have undertaken a radical review of its governance standards. It has published a new model Code of Governance which embeds commitments to substantive engagement and involvement with residents, greater transparency and improving performance on diversity, equality and inclusion
20. The implications for this strategy include:
 - Ensuring that the arrangements for involvement and engagement of residents are effective in providing opportunities to monitor and influence the effectiveness of service delivery
 - Ensuring that our we understand the diverse characteristics of our customers, and can show how we take account of this in developing our services to them

Customer services

21. Online service provision is commonplace, either as the only way in which some organisations' goods or services can be accessed, or in parallel with other means.
22. For many customers, this is the preferred means of accessing goods and services, often because of its convenience and ease of use. In the case of public services, including claiming benefits, some services are very difficult to access other than online
23. Although the ability to use digital services has widened very quickly, exclusion from digital services is a problem for many. The cost of devices and of connection services (broadband or mobile) is an obstacle for a significant number of people. A lack of digital skills and knowledge are a problem for a different but often overlapping group.
24. Paradigm has committed to a substantial investment in a transformation programme which will significantly improve the reliability, efficiency and quality of our services. This includes making a much wider range of functions available to customers online.
25. The implications for this strategy are:

- The need to ensure that customer services are designed to provide a service which reflects customer expectations for quality and accessibility
- The need to consider how best to support customers to access digital services where they lack the skills or the financial means to do this unassisted
- The need to ensure that digital channels which deliver this are designed to supplement the availability of other channels such as telephone, and that customers are supported to be able to access digital services

Shared ownership

26. Shared ownership has formed a substantial part of the sector's development programme as a type of affordable housing which provides a good housing option for those who can't afford outright purchase, but who are not in a high level of housing need which would afford them priority for social rented housing.
27. Shared ownership requires less capital grant to fund development than rented housing, and sales of equity have, to an increasing degree, supported the viability of wider development programmes. There are a number of effects from this, but the broader picture in higher cost areas is that shared ownership is often the most readily available housing option (and sometimes the only one) for those even on relatively good incomes who want a better quality and better value option than private renting, but can't afford to buy outright. The level of house prices is an obstacle to home ownership including through the deposit requirements or affordability tests of mortgage lenders.
28. The consequential effects include that, after the initial purchase, further equity purchase by residents is more difficult, particularly where house price inflation is rising more rapidly than earnings.
29. The leasehold ownership means that shared owners, even with only a part share, take on substantially all of the costs and responsibilities of a full owner. These responsibilities, particularly for those in flats, include the long term costs of service charge items for major repairs, and, at an indeterminate point in the coming decades, retrofitting homes to deliver CO2 emission reduction targets.
30. Government has committed to a new shared ownership lease (in part to tackle issues in 26-28). This will require new shared ownership properties to be marketed on different terms including a lower initial purchase amount, increasing ownership in smaller increments, and to transfer some repair responsibilities to the landlord for the first ten years following sale of a new home.
31. The changes also include giving tenants of some homes a right to shared ownership under this model after a qualifying period. The implications for this strategy include:
 - Modifying our marketing and operations for shared ownership so that we provide the service to reflect the terms and conditions of different types of leases
 - Ensuring that we provide prospective purchasers and current owners with clear and simple information, and well organised services to support them to make purchases and (when they move on) sales in a way which puts them in the best position to meet their current and future housing needs

Our starting point – what we offer to customers in 2021

All customers

Our homes

32. We provide homes for rent and homeownership across Bucks, Beds and Herts, and adjoining areas including the most immediately adjacent parts of London. Our intention is to focus our effort in the core areas where we work as we grow our business, but our customers will get the same standard of service wherever their home is.
33. In this document we refer to tenants and homeowners. Most of the homeowners are shared owners, but we also provide services to leaseholders who have bought 100% of their leasehold interest, either by staircasing to 100% equity share of a shared ownership flat, or their home was a rented property that was sold under Right to Buy provisions, or it was one of a small number of homes which we built for outright sale. The number of these customers is a relatively small proportion, but many of the measures which we propose for shared owners are equally relevant for that group of leaseholders.
34. Of the homes for rent, those which we own in the former district of Chiltern DC were transferred from the local authority and their age profile and built form is typical of a local authority landlord in a suburban/rural area.
35. The majority of our homes are newer than these, and many have been built over the last decade, with the effect that both these and a significant proportion of the older stock are let on an Affordable Rent basis. Affordable Rent is a pro rata discount against market rent, subject to a cap which we apply, to ensure that our rents are lower than Local Housing Allowance levels. However these rents are normally higher than the target rent levels which apply to other social rented housing that we let.

Contacting Paradigm

36. We provide a range of ways to contact us and to access our services. Our contact centre service is open during normal working hours and we have an emergency contact service outside that time. Most working hours calls are answered quickly
37. Contacts through other channels are less systematically managed and we provide a relatively limited set of functions through our online service (myParadigm).

Customer involvement and engagement and complaints

38. Paradigm has a systematic and reliable approach to customer satisfaction polling. This provides us with up to date views about overall satisfaction, and we are able to carry out surveys on specific service areas.
39. There is a resident involvement strategy through which we have applied more resource and effort to recruiting, supporting and engaging customers directly to a range of consultation and scrutiny activities. These require further development but do provide routes through which we are able to directly engage with and seek resident views on our performance and our policy.
40. We have a well-resourced and organised team which manage the complaints process. In the vast majority of cases, we manage complaints within the terms and timescales of the published process. We have adopted the Complaint Handling Code and improved our processes to meet those standards.
41. Our complaints process is made available to tenants and owners, and we are committed to dealing with them fairly. We do this well most of the time.

Communication with customers

42. At an individual level, our communication with our customers is variable. Most customers who contact us have a positive experience of the response that they get when dealing with our customer contact centre and rate staff well, and tell us that they are polite and helpful.
43. However, it is also clear that communication where matters are more complex to resolve and require input from more than one team can become protracted and less well managed in terms of keeping customers informed and updated. Issue resolution can take too long.
44. In the main, customers tell us our staff are polite and helpful but when matters are opposed between us and our customers, our communications, in all their forms, can sometimes feel impersonal and lack understanding or empathy for the circumstances of our customers.
45. We provide regular email newsletter communications to our residents, and do this separately for tenants and homeowners. We also make more use of social media which is used by many residents to keep up to date on our service availability and other information. We have significantly increased the effort and resource we use for this type of communications during the COVID pandemic. We do not currently have a systematic approach to providing more locally relevant communication to residents at local authority or estate level.

Looking after customers – safety, data protection and safeguarding

46. We treat our responsibilities for the safety of our residents in their homes as our most important priority.
47. We have a reliable and effective health and safety regime, and this works to identify hazards, including through the Fire Risk Assessment process, and to ensure that we remove or make safe hazards, including those which arise from building maintenance work or repairs.
48. There is a well-established set of processes for ensuring that compliance with the main health and safety regimes is maintained, which operates well.
49. Similarly we have enhanced our processes to ensure that we identify where property is suffering from disrepair so that we attend to this potential hazard promptly.
50. These relate to both individual homes which are rented, and to communal areas which can be of any tenure.
51. We also operate a safeguarding system in the course of our work, as a reactive measure where we identify potential risks to individuals due to their circumstances or vulnerability.
52. One of the tasks we must manage in this regard is to ensure that we safeguard the privacy and data rights of individual residents. We do this whilst also ensuring that we manage customer data so that it provides us with a general understanding of the characteristics of our customers, and specific information on individuals which is accurate and up to date, where that is necessary for us to ensure their safety.

Tenants

Lettings and taking on a tenancy

53. We are very good at letting our homes quickly when they become vacant. We consistently relet homes within two weeks on average – each additional day of average relet time is equivalent to having two less homes available for rent based on the number of homes which we let each year.

54. We let nearly half of our vacant or new rented homes to people who are homeless or threatened with homelessness (CORE – 2019/20). We do not maintain our own waiting list, and most of our new tenants are nominees who have applied for homes through regional or local choice-based lettings schemes.
55. Our void standard is basic, and we let most rented homes on an unfurnished basis – this keeps the costs of each letting down and the time taken to ensure a home is ready and in a safe condition to be occupied by a new tenant.
56. We make an initial assessment of new tenants as to their capacity to sustain a tenancy, and the support they may require to achieve that. Many tenants come with very little money or furniture – we provide decorating vouchers, but unfurnished new homes which have not been redecorated can be a challenge for some new residents to turn into a comfortable and welcoming home.

Rent payment and service charges

57. Our payments service provides for residents to pay their rent through a range of options. We ask for rent to be paid in advance, and we encourage residents to pay through direct debit. We provide basic information on what benefits will be relevant for different individuals to assist with their housing costs. Where customers fall into arrears, we will always seek to actively engage them at an early stage and to provide assistance, through a specialist payments team to keep their rent account up to date.
58. We provide rent and service charge information annually in accordance with the normal legal requirements for notice and information provision. Service charges are relevant to tenants and homeowners where there are services provided to communal areas or similar.
59. We set service charges on a variable basis. Where there are relevant provisions in lease agreements, we set or apportion charges in accordance with these. Otherwise we recharge costs that are incurred and allocate these on the most appropriate basis (e.g. block or estate). On some estates or blocks where we are not the freeholder, third party organisations provide management agency services, and we will deal with these on behalf of tenants and homeowners.

Repairs and estate services

60. We provide a responsive repairs service which is predominantly accessed through our telephone contact centre. Our repairs standard sets out the target response times for three categories of repair (emergency, urgent and standard), and which repairs fall into which categories. It also sets out where repairs are landlord or tenant responsibility. The categorisation of repairs is comparable to our peers.
61. We provide cyclical maintenance based on a set of standard cycles for different types of work (e.g. external decoration, window replacement, kitchen and bathroom replacement). Our assumptions about component life cycles are consistent with those of our peer organisations. We also undertake major repairs work where that is required based on whether there is a major structural repair required.
62. Most of our repairs activity is provided by our in-house maintenance team. For some types of work, usually where it requires specialist skills, or where we require additional capacity, we subcontract to other organisations.
63. We provide estate management services which include regular inspection and maintenance of communal areas, including safety checks, cleaning of communal areas, and maintenance and care of communal external areas. This costs of this service are usually paid for by residents through a service charge.

Managing Tenancies

- 64. Housing Officers are the main point of contact for managing all tenancy related matters and coordinating with other teams where that is required, although the initial contact will often be through the telephone contact centre. This works well where the issues are relatively straightforward. Where they are more complicated, they rely on specialist teams or staff with particular skills and/or coordination of budgets and activity across teams.
- 65. We use starter tenancies for new tenants and have been converting these to fixed term tenancies where residents have managed their starter tenancy successfully.
- 66. Our experience of the use of FTTs is that the review process at expiry leads to a further FTT in almost all cases. This is additional work which extends the use of relatively insecure agreements which do not have a beneficial effect for the tenant.
- 67. Complaints about anti-social behaviour are dealt with by a specialist ASB team. ASB has a legal definition but a wide scope for interpretation such that it might range from a minor disagreement with a neighbour through to significant criminal behaviour or hate crime. We work with other agencies where this is necessary to tackle more complex or serious cases, which ensures that there is a more coherent strategy including the options of legal powers or resources available to other organisations.

Homeowners

Sales and buying a shared ownership lease

- 68. Our sales team is responsible for initial sales of shared ownership equity on new homes, subsequent purchases of additional equity up to full staircasing, resales of shared ownership homes and outright sale of the small number of homes which we build on this basis.
- 69. We have an after-sales function which is designed to provide support during the initial year of occupation during which we aim to ensure that new purchasers are able to get defects fixed when they arise

Repairs and other services

- 70. Most repairing responsibilities fall to the homeowner under the terms of their lease. Paradigm provides repairs to communal areas and for the fabric of blocks where homeowners have leases to flats. Responsive repairs in these communal areas are provided in the same way as for tenants, but are covered by service charge payments.
- 71. Rent payments (for the equity not owned by shared owners) is managed by the same payments team as for tenants, and on a similar basis.
- 72. The sales team manage shared owner requests to change shared ownership agreements, whether by increasing equity share, selling their home, or extending lease terms.
- 73. In relation to managing wider estate services, as for tenants, this will usually be coordinated by a Housing Officer. We have recently changed our structure so that this activity is carried out by a specialist homeownership team, but it will still be coordinated with other Housing Officers where there is a mixed tenure estate.

Service charges and services to shared owners

- 74. For homeowners, once the after sales period ends, they access services provided under their lease through the same teams which provide services to tenants
- 75. As leaseholders, homeowners often rely on Paradigm to manage services provided communally including a significant number where Paradigm is itself a leaseholder and therefore dealing with third party managing agents.

76. As for tenants, we provide the same estate management services to internal and external communal areas, where this is relevant, usually paid for by residents through a service charge

Sustaining tenancies

77. We have a well structured process for managing rent payments which involves coordination between rent collection and the Tenancy Intervention team. This is designed to ensure that we identify arrears at an early stage and work constructively with tenants so as to avoid as far as possible escalating and unmanageable arrears or the need to seek possession. This is generally effective and well managed, including access for a large proportion of our customers to independent debt advisory services which are delivered under a grant funded programme
78. In some cases, tenants have a need to move home which may arise from changes in household circumstances, or their ability to live independently in their home. In these cases, we have some options which may assist them to remain in their home or find a suitable alternative – e.g. by making adaptations to their existing home, or by prioritising a transfer to another Paradigm property in specific and exceptional circumstances.
79. A proportion of our customers have varying types and degree of need for additional support to enable them to sustain their tenancy, and will sometimes be the cause of or exacerbate the reason for their need for social housing. This typically relate to financial resilience, mental health, or crisis points in their personal circumstances, such as domestic abuse, bereavement or relationship breakdown.
80. We provide a limited range of support directly for such circumstances where we are aware of them. We will often signpost residents to other services (which is about providing information to customers which is relevant to their situation) or we may be able to refer them to specific services, which are either public services they are entitled to, or may be specific services, such as money advice, which we fund others to provide.
81. These services are predominantly offered to or used by tenants. However, they are also relevant to some homeowners, although some (such as the provision of adaptations) will be more limited in scope.

What our customers think

82. This section sets out customer views which are a summary of the main themes and issues which we have identified through our customer satisfaction surveying, surveys on specific areas or activities, and our analysis and learning from complaints.
83. The purpose of this strategy is to improve the service we offer our customers, and their views as we summarise them here provide some of the most important evidence about what is important to them.
84. We believe this is a balanced summary which presents a fair representation of customers opinions including on things that we must improve. However, it is also clear that our service is generally of a good standard, and that we do a number of important things well, including the general standard of our homes and estates, and general satisfaction with the repairs service.

Relative priorities for customers

85. We assess customer satisfaction both at a general level and in relation to specific service areas. The importance of the specific service areas to customers influences how satisfied they feel overall.

86. This strategy tackles all aspects of the service which we provide to customers, but the survey data indicates that priorities which follow customers' expressed views are:
- a. Repairs and maintenance
 - b. Listening to customer views and acting on them
 - c. Doing what we say we will do
 - d. Service charge value for money

Management of customer contact

87. Although we get this right for many customers, this tends to be when they call our contact centre with straightforward issues, or when they are dealing with specialist teams who can resolve issues they are responsible for.
88. We do less well with more complicated issues or those which are harder to resolve, when customers say that they are not kept in touch with progress, or that their request is forgotten, or that it is not clear who they should be speaking to on matters where the problem spans more than one function.
89. Our current online portal provides limited options for self service.

The impression we convey to our customers and how we communicate

90. Customers often find that their calls to the customer contact centre are dealt with positively and in a courteous and friendly way. They are also positive about the approach of other staff, particularly our engineers, and there is a steady stream of compliments which bear this out.
91. However, too often, communications with customers, often in writing, but also in conversation, come across as bureaucratic and unsympathetic, and that they are being judged. They are also asked the same questions by different staff members, so that we appear not to be paying attention or recording information when they provide it.
92. We do not always clearly explain the purpose of visits or inspections when we make these (other than for gas safety and similar routine checks). They are not routinely made to feel comfortable to raise their issues with our staff.
93. Customers do not always know who their housing officer is, and we do not organise our approach to ensure that our staff have a local presence and knowledge which would be valued by customers.
94. The more systematic and regular email newsletters that we now send out have been welcomed by customers. We could still do more to differentiate these for local areas and to provide information that takes account of the different needs and requirements of residents, particularly for tenants and homeowners.
95. We could do more with digital communications including how we offer individual correspondence to residents, and to coordinate different letters or notices which can be confusing if they are received in succession over a short period of time from different parts of the business.

Repairs and maintenance

96. Many repairs which are straightforward are fixed on the first visit and within stated target times – customers express good levels of satisfaction with this service and say our operatives provide a good service and are considerate of their homes when they are working there.
97. We have reorganised the team to ensure there are lead technicians involved in scheduling, which has significantly improved our ability to diagnose repairs and to send the right operatives with the necessary skills and parts to achieve a first time fix

98. However, where this is not done, and repairs are more complex or harder to diagnose, customers are much less satisfied, finding that the resolution of their issues becomes protracted, inconclusive or hard to follow. This is often a problem where we use third party contractors, or where different staff reach conflicting views after repeated visits, or where we do not tell residents what is happening with their repair.
99. Other aspects of our offer to customers which they say could be better include shorter or more flexible appointment slots for repairs, shorter target times for some types of job, and that some repairing responsibilities which are the tenants should be for the landlord. This latter problem is sometimes about the difficulty which some tenants have in carrying out basic home maintenance tasks, perhaps because they are older or less mobile.
100. Some homeowners express dissatisfaction that they have most repairing responsibilities for their home under the terms of the normal shared ownership lease even though they own only a proportion of the equity.

Sales to homeowners and lettings to new tenants

101. For new tenants, the process is often hurried, with tenants feeling pressured to make decisions and given little time to organise moving in.
102. The condition of homes which are being relet is in some cases not at a level which tenants expect, with repairs sometimes not being done until after they move in.
103. For homeowners, the role of different parties isn't always clear, including estate agents and others, who are important in explaining the way in which shared ownership works. New occupants do not routinely have a good understanding of the shared ownership lease. Some also report that they have to chase to find out about the progress of their purchase.
104. Once they have moved in, new tenants and homeowners feel that they have too much information which is not presented so as to make things simple at that first stage.
105. Both customer groups say that we do not routinely take care to ensure that they understand how to contact us after the point of sale or letting.

Anti-social behaviour (ASB)

106. We do not explain clearly to customers what to expect when they report ASB to us, and the definition of ASB, even though it is a legally specified term, is not clear in the scope of problems that it applies to.
107. They also want to be kept better updated on the progress of their case, and for cases to be resolved more quickly.

Our estate services

108. We have improved our approach to estate services which are about repair and maintenance of communal areas.
109. However customers whose homes benefit from these services still express dissatisfaction with a common set of issues,
 - the organisation of repairs in communal areas where we do not consistently keep residents informed about progress and some target repair times are longer than residents think is reasonable, particularly where it relates to safety or security, for example communal entrance doors.
 - Management of parking
 - Use of bin stores, including dumping of large items
110. For maintenance of external areas, the schedules are not always well communicated and residents are often unclear on what level of service should be provided.

111. Where services are provided to an estate by a third party managing agent, typically newer estates where we own only some of the homes, we often find it more difficult and time consuming to ensure services are delivered to agreed standards

Service charges

112. Both tenants and homeowners tell us that the information provided about service charges – what they cover and how they are calculated – can be unclear. It is not coordinated with rent increase letters and so this increases confusion.
113. The information is often not broken down in the way or the level of detail that residents would find helpful, and it takes us too long to answer questions which would provide them with the information in a form that is clear and relevant.

Our service to homeowners

114. Homeowners feel that post-sale services are not easy to access, and that issues such as getting defects repaired take too long, and are not well communicated.
115. We have a team which provides post-sales support, and they more often now find that these problems are much reduced in the initial 12 months following their purchase. However, they are not always clear at a later stage how to go about normal transactions, such as purchasing further equity in their home, or getting help with service charges and what they pay for. Services and communications are often not sufficiently tailored to meet their specific needs in the ways that these are different from those of tenants, including the online services that we provide.
116. Some homeowners feel that the division of responsibilities under the terms of the lease is not balanced to reflect the joint ownership of the property with us.

Our plan

An integrated programme

117. All parts of the business, and all Directors will be responsible for ensuring that they cooperate to ensure that there is a clear customer focus in how they carry out their work. The Customer Director will have the primary accountability within the Executive to act as an advocate and champion for ensuring that our commitments to customers are met and for meeting the regulatory requirements for services to customers. Together they ensure that the overall strategy is organised and delivered to secure the outcomes we have set ourselves.
118. Our customers do not want or need the same things – we will improve and embed our approach to segmenting our customers so that we are better able to provide the right services when they are needed to high standards. As well as the relatively straightforward task of serving tenants and homeowners in a differentiated way, we will develop our approach to understanding the position of different types of customers, particularly those who may need more help to sustain their tenancy.
119. This is not a static categorisation, as customers' needs and circumstances change. It is not a commitment to an individually bespoke service, but it does mean we match our responses to customers better in relation to their position. This will also inform our longer term strategy – we can do more with our own and public data to anticipate and plan for future changes in our customer characteristics.
120. We are committed to a transformation programme – New Paradigm (NP) – which will challenge, redesign and rebuild how we carry out many of our activities. This programme will deliver major improvements to how our customers access our services, offering a range of options that are more convenient and accessible to all customers. This will include a major enhancement to our digital services such as via our online portal while continuing to support access via the telephone or face to face.
121. In future, following the implementation of New Paradigm, customers will be able to raise and manage repairs, see the details of the financial transactions, manage their contact preferences, enquire about service options, provide feedback and communicate with Paradigm in their preferred way, and at their convenience.
122. New Paradigm will also deliver process and system improvements which means we will be better able to respond to customers, have the information we need to provide our services, and make the customer experience as simple as possible.
123. Equalities assessments will be carried out at key stages in the design and deployment of the transformation programme to ensure that it incorporates – by design – an approach which promotes equality, diversity and inclusion, and has thoroughly considered, and eliminated as far as possible the potential for disadvantage or discrimination.
124. NP is at its early stages of design – there are important changes which this strategy includes which do not depend on the deployment of a new IT system, and many of these will be applied more quickly.
125. As part of our approach to transparency and our commitment to the principles of the new NHF Model Code of Governance, we will report annually, including by seeking the views of our customers, on how we are progressing in delivering this strategy, and the outlook for the coming year.
126. We will set out not just how we are progressing against our targets, but the decisions we have made, with our customers where that is appropriate, about how to achieve those

targets. Where we believe that we can achieve more than our original goals, we will set that out in future plans and reports.

How we serve customers

127. The commitments under this heading apply to both tenants and homeowners, adapting them where relevant to their specific needs or characteristics
128. Our main objective is that all aspects of how we serve customers should meet high standards of customer service all the time. This means that when we communicate with residents – in person, by phone or in writing – they should always feel that their requests or concerns have been listened to and understood, that the Paradigm staff members they deal with have understood what is required, have explained clearly what they will do, and that they have been friendly and courteous through this process.
129. We won't always be able to do what each customer wants, and on some occasions, e.g. when we are dealing with tenancy breaches, we will be giving customers information or requests that they will not welcome. However, this does not change the obligation on us to listen carefully to our customers, and to be helpful, professional and courteous.
130. We will pay particular attention to ensuring that we are not discriminating against our customers or giving them the impression that we are treating them unfairly or in a patronising manner by using a bureaucratic or impersonal tone in the way that we speak or write to them.
131. We will finalise and apply a new set of Customer Care standards immediately. These will articulate how we want customers to feel about Paradigm, apply the principle of serving customers in ways that reflect their needs and preferences (segmentation), and incorporate specific standards to our interactions with them.
132. It will incorporate a major programme of communications training for all frontline staff which will begin over Summer and Autumn 2021, and will be a continuing focus of our training and development programme.
133. The Behaviours framework, which sets out how we demonstrate our Values in practice, will be reviewed as part of this process, and our approach to customer service – including quality and timeliness of communications – will be embedded in individual objectives from 2021
134. We will develop our current approach to regular resident communications. We already provide different content for tenants and homeowners, and will progress to also weave in locally relevant material as we expand what we are able to do. The full benefits of this will be supported by New Paradigm.
135. Customer channels – the different ways in which our customers contact us to get information or ask for services – will be developed and expanded through the New Paradigm programme.
136. Our approach under New Paradigm will be to offer a multi-channel service. Our telephone contact centre will remain open to calls during office hours, supported by an emergency out of hours service. We will also make wider use of digital channels which are more easily accessed from digital devices. We will remain accessible to customers whether they prefer telephone or digital channels.
137. This will provide access to an online customer portal with a wider range of options for customers to make contact, request services, make appointments and obtain information about their tenancy and the home they live in at a time that is convenient to them. It will be designed to provide functions which are useful and relevant to homeowners as well as tenants. Better design of digital channels will improve the way in which requests or contacts with us are directed to the right person in the business.

138. We know that the repairs service is important to our tenants, and as part of New Paradigm we will be enabling the full management of repairs via the online customer portal, from assisting with the original diagnosis through an intuitive graphical tool, through to scheduling an appointment to suit the customer, and then to giving the ability to check, amend or cancel a repair at any time. We will also ensure that the customer is proactively kept informed of the progress of their repair.
139. The NP programme will ensure that the new business system will provide the ability to manage customer information and contacts reliably and efficiently (sometimes referred to as CRM or customer relationship management system) with organisation-wide protocols for ensuring a consistent approach to using the new system
140. All customer contacts or transactions will be tracked and have a clear owner in the new system, with daily dashboards for managers identifying status of all cases against the requirements of our Customer Care standards. NP will include the a feature in the online service portal for customers which will enable them to see the status of their contacts/transactions.
141. These measures will be delivered during the second and third years of this strategy as benefits of the NP programme. Ahead of the deployment of NP systems and processes, we will log all contacts as far as our current system (Frameworks) enables this, and monitor resolution of customer issues using the functionality which this system and our data warehouse currently have
142. It is central to our values and to our approach to NP that we are not seeking to replace personal contacts with a digital only service. We want to provide more choice and for those choices to reflect the preferences of as many customers as possible. Our commitment to listen to our customers and to act effectively in response requires us to use and develop our digital services intelligently so that we do not establish a service model which is inflexible and impersonal.

Customer involvement

143. The commitments under this heading apply to both tenants and homeowners, adapting them where relevant to their specific needs or characteristics
144. We have committed to the NHF Model Code of Governance. This includes our intent to ensure that a resident focus runs through our business, and of which this strategy is a key part. This includes the structures and processes which ensure that we seek resident views about our services. We will use these to assess how well we are performing and prioritise improvements to our services to customers based on their views.
145. A detailed action plan will be set by Board in Autumn 2021 to ensure that these requirements are met.
146. This will include quarterly reports to the Board on customer feedback via surveys, complaints, and resident auditors, and the improvement actions which have been prioritised based on customer feedback.
147. Some elements of the requirements are already in place and will continue, including a rolling general customer satisfaction survey (reported quarterly), transaction or service based surveys which focus on specific areas of the business and are targeted to customers who have recently used those services.
148. It also includes the operation of our resident inspection programme, which we will re-establish at the earliest point which the removal of COVID restrictions permit, and a review of the operation of our Resident Services Panel to ensure that it is organised and supported in a way consistent with the requirements of the Code of Governance.

149. The feedback from satisfaction surveys and from resident scrutiny activities will be embedded in an action-orientated approach which focuses on how we use feedback to improve services.
150. The approach to resident involvement and developing the ability to capture real time feedback from customers will be integrated into the New Paradigm transformation programme and will be considered at the relevant stage of approving the detailed design and specification.
151. A structured, methodologically reliable approach to surveying is important in providing consistent measures of how well we are doing in keeping customers satisfied. However, we will maintain an approach to listening to our customers which includes the personal and individual approach as well as considering large scale satisfaction surveying.
152. The complaints process will be improved with a clearer business partnering approach between the Complaints team and individual Directorates. Lessons learned from complaints and how these are used to improve service will be an element of this business partnering approach, and as material to incorporate in our training activity. Directorate performance in managing complaints and improving our performance in meeting the standards of the Complaints Handling Code will be incorporated into Director targets.

Our service offer

153. We will deliver excellent services to all of our customers. Our Corporate Plan sets out the overall objectives for customer satisfaction which are our measure of success for this goal.
154. Our definition of excellent services is based on:
 - *the scope of the services in the tenancy which*
 - a. *will be delivered consistently to the standards we set out in our tenancy and policies and which*
 - b. *we will deliver to a set of customer care standards based on courteous and friendly dealings with our customers, and that are committed to delivering prompt and effective resolutions to their requests*
 - *delivering our customer services with a high degree of reliability (doing what we say when we say we will do it) and accuracy (identifying the correct thing to do at the earliest stage)*
155. We will review the structure of the Customer Directorate during 2021, and under the leadership of the Customer Director, undertaking the role described [above](#), will make changes in the structures, roles and accountabilities as necessary to ensure:
 - There is a clear strategy for the organisational design of the Customer Directorate and how it works together with all other Directorates
 - A balance between generalist and specialist roles
 - A balance between contact centre and other roles (particularly generalist housing officers in being the point of contact for customers and ensuring that customer issues are resolved by the person or team best placed to do so)
 - We are able to develop our approach to organising staff to work in defined patches, including developing our local offers, making these relevant for mixed tenure estates, and nurturing neighbourhood and estate based customer engagement and action plans,
 - We understand and have a plan to develop the skills and capabilities of our staff
156. The approach to the organisational design of the Customer Directorate and how it works together with all other Directorates, will be integrated into the New Paradigm transformation programme, and will be considered at the relevant stage of approving the detailed design and specification

157. In the meantime, we have already

- Established a new ASB team and are conducting a follow up customer survey in 2021 to monitor the effectiveness of this
- Established a new Homeowner team, the progress and effectiveness of which will be considered in the wider review of the Customer Directorate
- Moved the Estate teams to Property Directorate to improve how we resolve repairs and other issues in communal areas, and empowered the Estates team to carry out simple repairs themselves
- Moved the Asset Management function to Property Directorate to ensure that there is a proactive approach to the maintenance and repair of the physical structure of homes, with the aim that we find and fix problems more quickly and before they become entrenched problems for the tenant or homeowner

158. We will undertake the following further actions during 2021/22 which relate to our tenants

- Review our current repair response times both generally for each category, and for whether types of repairs are allocated into the most appropriate category
- Review the processes for getting repairs to put defects in new homes right to make sure that the experience for occupiers of new homes is as good in getting repairs done within a reasonable time as other occupiers
- Review the current void condition standard for homes which we are reletting
- End the use of new fixed term tenancies other than for the use of short initial starter tenancy agreements, and set out a plan for converting existing fixed term tenancies to assured tenancies

159. We will undertake the following actions during 2021/22 which relate to our shared owners and other leaseholders

- A focused customer survey to establish in more detail the underlying concerns of home owners, and to review when and how new shared owners are provided with information about the LCHO model in order to provide them with the information they need at the right time to make informed decisions about their purchase
- Complete a detailed review of all of our leases to ensure that we are correctly applying the terms of those agreements in relation to our obligations for repairs, charges, sinking funds, ground rents, consents and covenants, and that we are explaining and enforcing leaseholder obligations to us (which are often mutual obligations with other leaseholders)
- Review of progress of homeownership team as part of Customer Directorate review above
- Complete a review of our approach to quality control in the Development process and the customer care approach for new homeowners which will include a focus on better approaches to putting right defects in new homes
- Analysis of the implementation of a new form of model lease which provides a different set of rights and obligations to new shared owners, and the operational strategy for marketing and service delivery

160. We are undertaking a service charge review which affects a service we provide to both tenants and homeowners (and other leaseholders). We will complete this review during 2021/22 and set out an action plan which considers:

- The accuracy, timing, understandability and usefulness of our service charge communications
 - The timing of our service charge cycle, and our approach to carrying forward annual over and under spends for variable service charges
 - The assurance processes which secure value for money for residents (and Paradigm) for their service charges, including when dealing with third party managing agents
161. We are reviewing our cyclical decorations programme, and the planning assumptions and data which underpin this ahead of the budget round for 2022/23, to consider how we might revise this to tackle low customer satisfaction with the condition of blocks and estates even where cleaning and repairs are carried out to a good standard.
162. As part of the NP programme, we will make significant enhancements to our processes and to our online portal which will tackle significant sources of frustration and inconvenience to our customers.
163. These will improve the process and convenience of making appointments, tracking the process of getting repairs fixed even if this involves other firms or it requires more than one visit.
- 164.** The following measures will be delivered during the second and third years of this strategy as benefits of the NP programme.
- Enable more digital self-service through the online portal initially through reporting repairs, making and revising appointments, and tracking progress, including estimated time of arrival of operatives
 - Improve our scheduling including the potential to offer more convenient appointment options
 - Ensure that our customer service centre and customers look at the same information on repairs appointments and progress
 - Enable our operatives to make follow on appointments for customers if a further visit is required so that it does not have to be rescheduled separately with the customer service centre
 - Extend these facilities to the small number of cases where we use third party contractors to carry out work so that it works in the same way for customers, and which will enable us to specify and monitor quality standards for those repairs




Sustaining tenancies

165. We aim to keep the number of tenancies which are ended involuntarily to a minimum, whether because of Paradigm seeking possession for breach of tenancy, or tenants leave because they cannot meet their obligations and prefer to end their tenancy.
166. Inability to sustain a tenancy can affect any of our tenants – this may be the result of circumstances such as a personal or family crisis, and may be temporary or longer lasting. The immediate requirements include that we understand whether the extent of such circumstances is severe enough to constitute a safeguarding issue for one or more members of any household.
167. In addition to this, our ability to support those who are in difficulty recognises that having a stable, secure home is important to being able to manage these difficulties, and it is part

of our purpose to help where we can, often working in partnership with other public services and voluntary and community organisations.

168. These circumstances will also affect homeowners, and we similarly commit to supporting them, but recognising that the basis of their ownership or occupancy of their home is on a different legal basis.
169. Our plan incorporates the following measures which apply to tenants and homeowners, although the need for additional support is more commonly experienced by tenants.
170. We will review the scope for immediate improvements to our safeguarding arrangements, including training for operatives, and our monitoring and decision making under our current safeguarding procedure (“Duty of Care”). We will complete this by September 2021 and set out a short term action plan to secure improvements.
171. Linked with our commitments to end the use of FTTs, and to look again at our void condition standard, we will also review how customers become our new tenants, and the information and assessment that we make before they sign up a tenancy agreement. The aim of this coordinated approach is to ensure that we take the opportunity of this initial stage to understand individual customers, and any additional needs that we could provide support for.
172. The Foundation Committee will review its current Social Value strategy in October 2021, and annually thereafter, to ensure that it regularly considers the priorities and resources we make available through our grants programme, and identify and work with other organisations (public, voluntary, community and private sector), to provide support to vulnerable residents.
173. We will develop an element of our grant funded programme, working in partnership with other funders and commissioners, to address problems of digital access and exclusion experienced by our residents. This will enable more of them to access digital services, including not just our services but other essential goods which are often better, cheaper or more convenient when accessed online.
174. The review of the Customer Directorate will address how we develop the structure, skills and capacity to support vulnerable residents, taking account of the capacity and capabilities of the third party organisations which we support through the Grants Programme.
175. The NP programme will include a review of:
 - How we manage customer data, at the beginning of a tenancy or lease, and then during the lifetime of their tenancy or LCHO lease, in a way which helps us to understand where residents may need additional support, whilst ensuring that we protect their data and privacy rights
 - Our operational approach to elective monitoring and support to vulnerable residents, including potential for further segmentation

We do not directly provide supported housing services other than at Goldings House. We do provide supported housing to assist people in housing need with additional support needs. The relationship of tenants is with specialist agencies to whom we lease those properties. We will work with those organisations and with local housing authorities and other commissioners to ensure that the services provided in this way receive sufficient scrutiny and management to ensure that they are of a good quality, generate positive outcomes for those individuals, and ensure their continuing safety and wellbeing.

Theme	Link to Customer Satisfaction and/or to White Paper	To September 2022	Sept 2022 – Apr 2024	FYs 2024/26
Integration	WP – Know Landlord Performance (responsible person for consumer standards)	Customer Director – White Paper/Consumer Standards lead Review directorate structure (para 174) <ul style="list-style-type: none"> • organisational design (both directorate and interaction/integration with other Directorates/functions) • service offer, inc how local offers defined and delivered; • Assess initial impact of new ASB and Home Ownership teams; and • workforce strategy • integrate/incorporate into NP specification 		 Review Customer Strategy and revise for progress and external policy and regulatory context at that point
	WP – Customer Voice (HMG to review professional standards framework for social housing staff)	New Paradigm – specify/design <ul style="list-style-type: none"> • Inc equalities assessment process 	New Paradigm - implement	
Customer Service	Customer satisfaction – how we communicate with customers <ul style="list-style-type: none"> • Tone/respect • Managing information and retaining/following up information to resolve issues 	Customer care standards (Q2 and Q3–21/22) <ul style="list-style-type: none"> • Objective setting (21/22) • customer communications • integrate with values framework Initial and continuing emphasis on ensuring that all of our communication with customers is based on principles of listening to what customers are saying and embodying principles of	Digital channels <ul style="list-style-type: none"> • online self-service designed for customer device preferences • customer contact centre supporting multi-channel service • online tracking of customer requests/issues linked to contact management tools (CRM) 	Continue development of digital channels <ul style="list-style-type: none"> - reflect changes in devices - reflect changes in channel and social media platforms - potential for digital access as part of service offer

		<p>fairness, respect, courtesy and professionalism</p> <p>Optimise existing systems and data tools to improve customer contact management</p> <p>Reporting on Complaints Handling Code and Director level targets linked to enhanced complaints management</p>	<p>Review and updating of training and objective setting to strengthen and sustain our commitment to customer care principles</p>	
Customer involvement and communication	<p>Customer satisfaction – listening to customer views and acting on them WP – provisions for ensuring opportunities for effective tenant engagement</p> <p>WP – associated provisions in section on support to home ownership</p>	<p>Customer involvement action plan (Sep 21)</p> <ul style="list-style-type: none"> plan for satisfaction/opinion surveying, including measures which provide insight on how customers feel about how well we listen, and whether we have increased their trust and confidence review and development of resident scrutiny and involvement focused survey of home owners to target most important service elements for satisfaction 	<p>Targeting/segmentation of resident news and information updates</p> <p>Capacity to use new system to capture real time information on customer satisfaction</p>	
Repairs and maintenance	Customer satisfaction – repairs and estate services	<p>In parallel with Customer Directorate structure review:</p> <ul style="list-style-type: none"> assess initial impact of changes to Estates team delivery of communals consider integration of new Strategic Asset Management function 	<p>Expanded repairs option in self-service</p> <ul style="list-style-type: none"> - Diagnostic - Booking - Appointment options inc amend and cancel - Call ahead 	<p>Identify options for improving accuracy, speed and VFM of tenancy, repairs and estate management through automation and self-serve driven by</p> <ul style="list-style-type: none"> - BIM

	WP – provisions in relation to good quality home (review of DHS) and knowing landlord performance (revised/expanded set of published PIs)	<p>Review</p> <ul style="list-style-type: none"> • repairs response times (categorisations and target times) • processes for managing defects in new properties (tenants and owners) • Void condition standard • Cyclical repair programme, including both planning assumptions and data 	<ul style="list-style-type: none"> - Supports communal repair requests - Supports all common device types <p>Dynamic scheduling to support</p> <ul style="list-style-type: none"> - Above - Ensure single view for customer and Paradigm - Operatives can reschedule or rebook onsite - Interface with third party contractors 	<ul style="list-style-type: none"> - Tenancy/lease terms - Block/estate information - Component data inc preventive maintenance - Smart monitoring of energy and water consumption for communal supplies - Links to public data on local crime, health and other data - Integration with other public and community services
The tenancy/lease	<p>WP – provisions in supporting home ownership on leasehold reforms</p> <p>WP – provisions in supporting home ownership section on new model lease</p> <p>Customer Satisfaction – services to homeowners (and repairs for tenants)</p> <p>Customer Satisfaction – service charges</p>	<p>End use of new Fixed Term Tenancies (starter tenancy period and then assured tenancy)</p> <p>Detailed review and indexation of all lease terms to ensure correct application</p> <p>Implementation plan for new model lease and review of associated policy to ensure LCHO is a good offer clearly explained and well managed (for all home owners with leases) – integrate into NP specification</p> <p>Review of quality control process in development to minimise and better manage defect issues in new homes</p> <p>Complete service charge review with action plan for:</p>	<p>Key documentation or information online for individuals and blocks</p> <ul style="list-style-type: none"> • Tenancy/lease • Critical safety information (for blocks) • Block and grounds maintenance schedules and information • Warranty and manufacturer information for homeowners • Service charge information <p>Full digital support to payments</p> <ul style="list-style-type: none"> - Balance information - Flexible payment options (subject to...) - Support for UC claims (subject to how UC operates) 	

	WP – provisions in relation to service charges (supporting home ownership)	<ul style="list-style-type: none"> - Communications and information provision - Timing of service charge cycle including budgeting - Quality management for services, esp in relation to third party managing agents 		
Sustaining tenancies	<p>WP – specific requirement in Good Quality Home Section</p> <p>WP – related provision in Good Quality Home in relation to priorities for allocations of social housing</p> <p>WP – related provision in Good Quality Home in relation to improving energy efficiency</p>	<p>Review and enhance duty of care/safeguarding arrangements</p> <ul style="list-style-type: none"> - Reporting and monitoring - Training <p>Assess scope for further strengthening of domestic abuse policy (new legislation)</p> <p>Review and enhance assessment at start of tenancy</p> <ul style="list-style-type: none"> - Equality and diversity - Data protection and privacy - Financial resilience and other support requirements <p>Foundation Committee – review and update Social Value Strategy for</p> <ul style="list-style-type: none"> - grant programme priorities - assess effectiveness of 21/22 grant programme outcomes - develop options to tackle digital exclusion - develop options to tackle fuel poverty integrated with AMS 	<p>Pre-tenancy assessment process which provides for:</p> <ul style="list-style-type: none"> • better customer profile information whilst protecting data privacy • tailoring/targeting of support during initial period • generation of information/intelligence to set grant programme priorities and develop and manage relationships with partner agencies <p>Integration of AMS objectives for reducing carbon emissions with grant programme and understanding customer energy usage</p> <ul style="list-style-type: none"> - options for developing smart homes technology whilst protecting privacy 	<p>Options for large scale programmes for</p> <ul style="list-style-type: none"> - reducing energy usage/costs - smart homes (controlled by tenants) - ensuring customers have digital access - accessible and trusted support for crisis (DA, bereavement, illness, etc.)

Record of Amendments			
Date	Version	Approved By	Details of Amendments
	1		